IMPORTANT MESSAGE!

Pre-Existing Condition Insurance Plan (PCIP) Program Enrollment Suspension As of March 2, 2013 (No New PCIP Enrollments)

In accordance with federal direction, on February 15, 2013 the Center for Consumer Information & Insurance Oversight at the Centers for Medicare and Medicaid Services, state-administered PCIP programs are directed to suspend new PCIP enrollments for applications received after March 2, 2013. PCIP applications received on or before March 2, 2013 will be processed and enrolled if determined eligible.

The PCIP program is a temporary program for those unable to secure coverage in the current insurance marketplace. The program has a limited amount of funding from Congress. Based on national program experience and trends since the start of the program, PCIP enrollees have serious and expensive illnesses with significant and immediate health care needs. The suspension will help ensure that funds are available through 2013 to continuously cover people currently enrolled in PCIP.

The federal direction indicated one exemption to the enrollment suspension for individuals formerly enrolled in a PCIP program in another state (state or the federally administered) and is newly applying to another PCIP due to a change in state residency shall be allowed to obtain coverage. California has a joint application for PCIP and Major Risk Medical Insurance Program (MRMIP-state high risk pool). California will continue to process applications to see if the individual is from another state's PCIP program and also to determine whether the individual qualifies for MRMIP Coverage.

PCIP Program Ends On December 31, 2013 - What it means to Existing Subscribers!

The Pre-Existing Condition Insurance Plan (PCIP) was created as part of the national health care reform law, Patient Protection and Affordable Care Act (ACA) of 2010. PCIP is a federally-funded transitional program that ends on December 31, 2013. In California, PCIP is run by the Managed Risk Medical Insurance Board (MRMIB).

Starting on January 1, 2014, there is no longer a need for PCIP because the ACA does not allow insurers to deny individuals with pre-existing conditions or charge them higher rates than those without such conditions. The ACA also includes provisions for individuals to have access to affordable health insurance choices through a new competitive marketplace called an Exchange. The exchange will provide a transparent insurance marketplace where individuals and small businesses can buy affordable health benefit plans. In California, the new exchange program is called, "Covered California".

For existing PCIP subscribers, we will provide written notice about how your coverage ends and how you can take advantage of the new coverage options available under the Covered California Program starting on January 1, 2014. For more information on the California PCIP it is available online at www.pcip.ca.gov.

Application Fill out this form to apply for PCIP **and** MRMIP. **Answer** all questions to ensure the application is complete. **If you do not provide all the necessary information, the processing of your application may be delayed.** When you see this arrow , it means you may have to send supporting documents.

| Tell us about the person who needs cover | rage. | enrollment | Add dependent | s |
|--|--|--------------------|--|---------------------------------|
| Legal Last name: | Legal First name: | | | Middle initial: |
| Date of birth (month/day/year): | | Ge | nder: 🗆 Female 🗆 | Male |
| Marital status: ☐ Single ☐ Married ☐ Divorced ☐ Widow | ed 🗆 Registered | Domestic Par | tner | |
| Home address: | | | Are you a California r | esident? Yes No |
| City: State: | ZIP code: | | Telephone number: | |
| Email address: | Cell phone number: | | | |
| Mailing address (if different from your home address): | | | | |
| City: | | State: | ZIP code: | |
| | | umber (<u>Req</u> | uired for PCIP, If U.S. | . Citizen or U.S. National) |
| ► If you are <u>not</u> a U.S. Citizen or U.S. National, are you lawfully pre | esent in the U.S.? [| □ Yes □ I | No If Yes , send docur checklist on page | |
| What language do you want us to use when speaking with you? | How many po | | | re in your family? |
| What language should we use when writing to you? | What is your annual household income? | | | come? |
| Asian: ☐ Asian Indian ☐ Cambodian ☐ Chinese ☐ Vietnamese ☐ Filipino ☐ Other Asian ☐ | | ☐ Amera: | ner Hispanic sian | ☐ Laotian |
| This is an application for PCIP and MRMIF | P. Tell us which | h health | insurance progi | ram you prefer. |
| If you qualify for both PCIP and MRMIP, which one do you want to be If you qualify for both and do not select a program, we will enroll If you're approved for PCIP and your complete application was receimenth. However, you can choose an earlier coverage effective date If I qualify, please enroll me with an earlier coverage effective start date. | <i>II you in PCIP.</i> ived after the 15th, (See FAQ on page | | ge will be effective the | ☐ MRMIP first day of the second |
| Tell us how you learned about PCIP or MR | RMIP. | | | |
| How did you learn about PCIP or MRMIP? (Check all that apply.) Insurance Agent/Broker | ☐ Health ins☐ Hospital☐ Friend/re☐ Governme | | letter | |

| Information for MRMIP cov | erage | | | | |
|--|---|--|------------------------------|---|---------------------|
| If you qualify for MRMIP, which health plan do you want? (see pages 16–21) Anthem Blue Cross Contra Costa Kaiser Permanente | | | | | |
| ► Were you covered by a similar high-risk insurance program in another state within the last 12 months? ☐ Yes ☐ No | | | | | |
| If you do not qualify for MRMIP right now but e. If Yes , please provide the following information | | oon, are you applyi | ing for deferred er | nrollment? <i>(see page 23)</i> | ☐ Yes ☐ No |
| Name of current insurance company, health pl | an, or health pro | gram: | | Date your coverag | e started: |
| Reason for future termination: Date your coverage will end: | | | | | |
| ► If you are applying for deferred enrollment, send a copy of a letter from your health insurance plan indicating when your coverage will end. | | | | | |
| Have you met the requirements to avoid all (or part of the second of the | part) of the MRMI | P exclusion/waitir | ng period? <i>(see pag</i> | ge 24) | ☐ Yes ☐ No |
| Name of prior insurance company, health plan | , or health progra | am: | | | |
| Date that your coverage started: | Date that your coverage started: Date that your coverage will end: | | | | |
| If you have met the requirements to avoid a document, or proof that you had coverage (| | | | | policy, health plan |
| If you are applying for MRN PCIP does <u>not</u> provide coverage for dependent | | | | | |
| Name of dependent Last, First, Middle Initial, and SSN (optional) | Gender Female or Male | Date of birth Month/Day/Year | Married? Yes or No | Relationship Check | • • • |
| 1. | □ F □ M | / / | □Y □N | Spouse Child Registered Domestic Pa Child of Registered Don Other | |
| 2. | □ F □ M | / / | □Y □N | Spouse Child Registered Domestic Pa Child of Registered Don Other | |
| 3. | □F □ M | / / | □Y □N | Spouse Child Registered Domestic Pa Child of Registered Don Other | nestic Partner |
| ► If a dependent child is over 23 years old, se because of a continuous physical or mental Is the dependent child (who is over 23 years) | disability that sta | arted before age 23 | 3. The dependent | | rson cannot work |
| Have any of your dependents met the requirer If Yes , list their names below: | ments to avoid al | l (or part) of the ex | clusion/waiting | period? (see page 24) | ☐ Yes ☐ No |
| Name of dependent | Name of p | rior health insura | nce company | Date coverage started | Date coverage ended |
| 1. | | | | / / | / / |
| 2. | | | | / / | / / |
| 3. | | | | | |

Rev: 12/12

Subscriber dependents age 18 and under are not subject to the pre-existing condition exclusion period or the post-enrollment waiting period.

| 6 Tell us about your recent health insurance experience that qualifies you for PCIP or MRMIP. | | | | |
|--|--|--|--|--|
| For PCIP: Within the past 6 months, have you had any health coverage? If Yes, please indicate by checking the boxes below, and indicate the date your Another PCIP program (see page 20). If so, which state: Check this box if you obtained other health coverage after you were disenrolled from another PCIP program. Individual or job-based health coverage, including COBRA or Cal-COBRA Medicare Part A and Part B Medi-Cal (Medicaid) Children's Health Insurance Program (CHIP), including the Healthy Families Program (HFP) Another state's high-risk pool or California's Major Risk Medical Insurance Program (MRMIP) | Yes No health coverage ended / / day / yr TRICARE (military health insurance) Health benefit plan provided to Peace Corps workers Health coverage provided by a public health plan established by a state, the U.S. government (such as coverage provided to veterans enrolled in VA health care), or a foreign country FEHBP (health insurance for federal employees or retirees), including Temporary Continuation of Coverage (TCC) Services provided by the Indian Health Service or by a Tribe or Tribal organization for treating your medical condition Any other coverage (please specify): | | | |
| If you had health coverage within the past 6 months, please provide the reas You or someone in your family lost or left his or her job Your insurance company stopped covering dependents You or someone in your family stopped working full time and were no longer eligible for benefits You moved out of the insurance company's service area (or moved out of state) | on your health coverage ended. Your insurance premiums were too high Your COBRA coverage ended You voluntarily ended your insurance coverage You are no longer eligible for publicly sponsored coverage Other. Explain the reason your coverage ended: | | | |
| For PCIP and MRMIP: Have you received a denial letter from a health inst the past 12 months? If Yes , provide a copy of the denial letter . | urance company or health plan within | | | |
| For MRMIP: Within the past 12 months, have you received an offer of incrates than your selected MRMIP health plan? If Yes, provide a copy of the | | | | |
| For MRMIP: Have you been involuntarily terminated from health insurance or nonpayment of premium? If Yes, provide a copy of the termination letter. | | | | |
| For PCIP: Within the past 12 months, have you received an offer of indivi- rates than the MRMIP PPO product? If Yes , provide a copy of the offer le | | | | |
| For PCIP: Have you received a letter from a licensed doctor, physician ass past 12 months, stating the individual has or had a medical condition, disal If Yes , provide a copy of the provider letter . | • | | | |
| For PCIP: Have you ever been told that you should not apply for a specific health insurance company; or insurance agent/broker? If Yes, provide more | | | | |
| Name of employer or health insurance company or insurance agent/broker: | | | | |
| Address: | Phone: | | | |
| City: State: | ZIP code: | | | |
| 7 PCIP dispute resolution and MRMIP health plan d | ispute | | | |
| In PCIP , there are rules for resolving disputes about delivery, services, an can call PCIP at 1-877-428-5060, or refer to the Summary Plan Description | | | | |
| In MRMIP , each plan has its own rules for resolving disputes about delive binding arbitration for disputes (not including disputes with the program as say that claims for malpractice must be decided by binding arbitration; of you are giving up your right to a jury trial and cannot have a dispute decided the plan and request an Evidence of Coverage booklet. To see which leads to the plan and request an Evidence of Coverage booklet. | bout which benefits are covered); others do not. Some plans ners do not. If the plan you choose requires binding arbitration, ed in court. To find out how a plan resolves disputes, you can | | | |

| 8 Important r | notices and dec | larations, and unde | rstandings ar | nd responsibilitie | s |
|---|--|--|--|---|---|
| application is true, cor | nplete, and correct to | the best of my knowledge. | . I have read and u | nderstand the Notices, | nformation provided with this and I am making the Declarations iion explanation on page A3. |
| Signature of applicant/ | parent or legal guardi | an → | | Date: | |
| If you are a parent or le | gal guardian of the pe | erson applying for coverage, | you must sign abo | ve and provide the follow | wing information: |
| Full name: | Telephone number: | | | | |
| Mailing address: | | | | | |
| City: | | | Sta | te: | ZIP code: |
| Check your relationship | to the person applyir | ng for coverage: Parent | ☐ Stepparent | ☐ Caretaker Relative | ☐ Legal Guardian |
| ☐ Other | | | | _ | |
| For MRMIP only, the | dependent(s) listed on | this application must sign h | nere: | | |
| Signature of applicant's | Signature of applicant's spouse/registered domestic partner: Date: | | | | |
| Signature of applicant's | s dependent age 18 or | over: | er: Date: | | |
| Signature of applicant's | s dependent age 18 or | over: | | Date: | |
| the person listed belov | | information over the teleph | | | |
| Person's Name: | rson's Name: EE/CAA Number: (if applicable) | | | ole) | |
| CA Agent/Broker Licer | nse Number (if applic | able): | | | |
| Applicant's signature | ₽ ₩ | | | Date: | |
| If you assisted ar paid if you do no page 22 of the ha | applicant in completin t fill out this section pr i | ior to sending the application to wants PCIP or MRMIP to pro | must be completed. on. Missing inform | You must fill out all ap nation cannot be submit | only: plicable boxes. You will not be ted at a later date for payment. (See and final eligibility decision, make |
| Agent/Broker/CAA name: Entity to | | Entity to be pa | e paid: | | |
| treet address: | | | City: | | |
| State: | ZIP code: | Phone: | | Email address: | |
| CA Agent/Broker Lice | nse Number: | | | CAA Number: | |
| Tax I.D./Social Securit | y Number (Agent/Bro | ker only): | | EE Number: | |
| to the applicant. | | e unless and until this appl | | | hat I provided free assistance |

| Application Checklist: <i>Important!</i> Use this to make sure you send us a complete application. An incomplete application may delay your enrollment if you qualify. Note: Do not send this checklist with your application. When you see this arrow ▶, it means you may have to send supporting documents. |
|--|
| You have reviewed the PCIP and MRMIP comparison charts, which provide information about eligibility, benefits, and costs. You have answered all questions on the application. (For PCIP, you must provide your Social Security Number if you are a U.S. Citizen of the All Provides and the PCIP and MRMIP comparison charts, which provide information about eligibility, benefits, and costs. |
| U.S. National.) Send the required documents for the program you are applying for: |
| If you choose PCIP, include copies listed below: |
| Proof of a pre-existing condition, include a copy of one of these: |
| ☐ A denial letter from individual (not group) health coverage received in the last 12 months |
| A letter dated within the last 12 months from a licensed doctor, physician assistant or nurse practitioner stating the individual has or had a medical condition, disability, or illness |
| An offer letter of individual (not group) health coverage with premiums that are higher than the MRMIP PPO rate based on the area where you live |
| A Certificate of Creditable Coverage letter issued by PCIP from another state or Federally administered PCIP program, (response on page A3 of application) |
| ► Proof of Citizenship/Immigration Documents, include a copy of one of these: |
| Certificate of U.S. Citizenship |
| ☐ Certificate of U.S. Naturalization ☐ U.S. birth certificate |
| U.S. passport |
| ☐ Other proof of citizenship |
| Proof of immigration status (Send documents that are not expired. Include copies of both front and back.) |
| For a list of acceptable immigration documents, go to www.pcip.ca.gov . Then click on the "Frequently Asked Questions" link on the website. Or, call us if you need assistance. |
| Proof of a Name Change, include a copy of one of these if your name listed on the application does not match your citizenshi or immigration documents; and you prefer to use your married name, shortened name, or nickname on your application. |
| Unexpired California Driver's License or California Identification Card |
| Marriage License or Marriage Certificate issued from local or state Office of Vital Statistics |
| Legal Name Change document that contains the legal name both before and after the name change |
| Adoption document that contains the legal name as a result of the adoption |
| Dissolution of Marriage document that contains the legal name as a result of court actionDomestic Partnership Certificate, Declaration, or Registration document verifying formation of a domestic partnership |
| If you choose MRMIP, include copies listed below: |
| Proof of a pre-existing condition, include a copy of one of these: |
| A denial letter from individual (not group) health coverage received in the last 12 months An offer letter of individual (not group) health coverage with premiums that are higher than your first MRMIP plan choice received in the last 12 months |
| A termination letter from a health plan, health insurance company or employer plan for reasons other than fraud or non-payment of premiums received in the last 12 months |
| ► If applicable, provide copies of the following: |
| If you are applying for deferred enrollment because you believe you qualify but currently have health coverage. Include a cop of a letter from the employer or insurance company you have now, telling us when the insurance coverage will end. |
| If you currently have Medicare Part A and Part B because of end-stage renal disease. Include a copy of the approval letter from Medicare. |
| If you want to waive part or all of the waiting or exclusion period. Include a copy of proof of any insurance coverage that you had before. |
| If you have a dependent child who is over 23 years old. Send a doctor's letter with the application for each child over 23 stating that the person cannot work because of a continuous physical or mental disability that started before age 23. The dependent child cannot be married. |
| Sign and date the application. |
| Write a check for one month's premium for the program you are interested in. Make the check payable to the Managed Risk Medical Insurance Board (MRMIB). See pages 10–15 for the programs' monthly premiums based on your age and where you live. |
| Mail the application with your check and all required documents to: California Pre-Existing Condition Insurance Plan, P.O. Box 537032, Sacramento, CA 95853-7032 |
| Note: Insurance Agents/Brokers or Certified Application Assistants must complete all applicable boxes at the bottom of the application on page A4 to request and receive payment. |
| Section 1101 of the Patient Protection and Affordable Care Act, Public Law 111-148 and Insurance Code Sections 12739.52(e), 12711(a), authorizes the programs to collect and maintain the information solicited in this application. |

Important Notices and Declarations

PCIP and **MRMIP** Declarations

- I understand that it is my responsibility to inform PCIP of any health coverage I get in the future or if I move out of California, so that I can be disenselled.
- I understand that my premium payment must be received by the due date even if I do not receive a billing statement.
- I understand that, if I voluntarily disenroll from PCIP or if I am disenrolled involuntarily (for example, for failure to pay my premiums on time), I may not re-qualify for enrollment until at least 6 months after my coverage ends.
- I understand that my application and enrollment information may be shared with other Federal and State government agencies for purposes of establishing PCIP eligibility.
- I understand that my application and enrollment information may be shared with the California Health Benefit Exchange (HBEX) for the purposes of facilitating enrollment in health coverage through the HBEX.
- I understand that my application must be reviewed to determine whether or not I qualify for coverage.
- I understand that, if my application is approved, the effective date of coverage will be determined according to applicable laws and regulations and I will be informed in writing of the effective date of coverage.
- I understand that the MRMIP health plan dispute resolution process may include binding arbitration, rather than a court trial to resolve any claim. This includes a claim for malpractice asserted by me, my enrolled dependents, heirs, personal representatives, or someone with a relation to us against the participating health plan or against the employees, partners or agents of the participating health plan.
- I understand that MRMIP's Contra Costa Health Plan DOES NOT require binding arbitration.
- I understand that MRMIP's Anthem Blue Cross and Kaiser Permanente Health Plans DO require binding arbitration of disputes INCLUDING malpractice, so long as the disputes are beyond the jurisdictional limit of the small claims court. This does not include disputes with the program about which benefits are covered.
- I understand that if I do not provide all the necessary information requested to process the application, the application will be denied or returned as incomplete.
- I declare that, within the last 6 months, I have not had health coverage prior to the date I am asking for coverage in the PCIP.
- I declare that all individuals listed on this application are residents of the State of California.
- I declare and understand that making a monthly premium payment does not mean that I am accepted by, or, if accepted, immediately enrolled into, the programs.
- I declare that no person listed on this application and applying for MRMIP is eligible for both Medicare Parts A and Part B, unless they are solely eligible because of end-stage renal disease.

- I declare that no person listed on this application and applying for PCIP is enrolled in Medicare Parts A and B.
- I declare that all individuals listed on this application will abide by all rules of program participation.
- I declare that no person listed on this application and applying for current or deferred enrollment into MRMIP is currently eligible to purchase any continuation of employer health benefits under the provisions of 29 U.S. Code 1161 et seq. (COBRA), or under the provisions of Insurance Code Sections 10128.50 et seq. and Health and Safety Code Sections 1366.20 et seq. (Cal-COBRA). These are laws which allow people to buy into their employer's health insurance for up to 36 consecutive months after they leave their employment.
- I declare that no person listed on this application and applying for PCIP is enrolled in COBRA or Cal-COBRA.
- I declare that no person listed on this application, and applying for coverage through the MRMIP, was terminated within the last 12 months from a "Post-MRMIP Guaranteed Issue Pilot Program" as a result of non-payment of premiums, a request to disenroll voluntarily, or fraud. A "Post MRMIP Guaranteed Issue Pilot Program" is a health plan in which an individual had an opportunity to enroll between September 1, 2003 and December 31, 2007 as a result of being disenrolled from MRMIP after 36 consecutive months of enrollment.
- I declare that I have read and understand the information on this Application and agree to these Notices and Declarations.

Access to Your Records

You have the right to access records maintained by the Managed Risk Medical Insurance Board that contain your personal information. To do so, contact:

Managed Risk Medical Insurance Board Attn: HIPAA Coordinator P.O. Box 2769 Sacramento, CA 95812-2769 (916) 324-4695